

DENNISON ASSOCIATES

PATENT AND TRADE-MARK AGENTS

SUITE 301
133 RICHMOND STREET WEST
TORONTO, ONTARIO, CANADA
M5H 2L7RECEIVED
CENTRAL FAX CENTER

SEP 13 2004

TELEPHONE: (416) 368-8313
FACSIMILE

FACSIMILE: (416) 368-1645

DATE: September 13th, 2004

TO: JOHN W. HAYES, Examiner
The Assistant Commissioner of Patents

FAX NO. 1 (703) 872-9306

FROM: SCOTT JOHNSON

TOTAL NO. OF PAGES /2
(INCLUDING COVER SHEET)MESSAGE:: Please see attached.
I hereby certify that this paper for S.N. 09/188,827 is being facsimile transmitted to
the Patent and Trademark Office on the date shown below.Anne Ford
ANNE FORDSeptember 13th, 2004WE ARE TRANSMITTING BY A CANON FAX 520 COMPATIBLE WITH CCIT G2, G3 AND NORTH
AMERICAN FM/OLD FM MODE FACSIMILES.

If you do not receive all the pages, please telephone ANNE FORD at (416) 368-8313.

CONFIDENTIALITY NOTICETHIS FACSIMILE COMMUNICATION IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL PERSON OR
ENTITY TO WHOM IT IS ADDRESSED AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED AND
CONFIDENTIAL. IF YOU ARE NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR THE AGENT
RESPONSIBLE FOR DELIVERING THE COMMUNICATION TO THE INTENDED RECIPIENT, YOU ARE HEREBY
NOTIFIED THAT ANY USE, DISCLOSURE, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS
PROHIBITED. IF YOU HAVE RECEIVED THE FACSIMILE IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY
TELEPHONE (PHONE COLLECT) AND RETURN THE ORIGINAL FACSIMILE COMMUNICATION TO US AT THE
ABOVE ADDRESS BY THE POSTAL SERVICE. THANK YOU.

hanging 3-12

RECEIVED
CENTRAL FAX CENTERApplication No. 09/188,827
Amendment dated September 13, 2004

SEP 13 2004

Page 1

CERTIFICATION OF FACSIMILE TRANSMISSION

I hereby certify that this paper for S.N. 09/188,827 is being facsimile transmitted to the Patent and Trademark Office Fax No. (703) 305-7687 on the date shown below.

Anne Ford
Anne Ford
Facsimile No. (416) 368-1645

Sept 13, 2004
Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: John Francis Regan

For: LENDER AND INSURER TRANSACTION
PROCESSING SYSTEM AND METHOD

Serial No.: 09/188,827

Filed: 11/09/1998

Art Unit: 3621

Our Reference: SJ-10321US

133 Richmond Street West
Toronto, Ontario M5H 2L7

September 13th, 2004

VIA FACSIMILECommissioner of Patents and Trademarks
Washington, D.C. 20231Attention: Examiner John W. Hayes

Dear Sir:

This is responsive to the Examiner's most recent
Official Action in the above-identified patent application.

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.